



Welcome to Langley!

WE'RE EXCITED TO HELP YOU SAVE, BORROW & SPEND WISELY.

Important Information Regarding Your Account

Langley

Save, Borrow & Spend Wisely

MERGER TIMELINE

We outlined some key dates before and after the merger. Please familiarize yourself with what will happen during these few weeks.

March 18

Welcome Packet

Important information regarding your account, including your account number, is included with this packet.

March 21-30

Reminders Sent

During this time, we will send out reminders and other important information through mail and email. We'll continuously update you on the merger as we get closer to the date.

If you currently have a VBSFCU debit card, you'll receive your new Langley debit card in the mail. Please hold on to it and activate it when the conversion is complete. You'll also receive a free box of Langley checks to use after the merger.

March 31

Branch Closures and Online Banking Deactivated

VBSFCU Bonney Road branch and Salem Road branch will close at 3:00 PM. They will reopen on Monday, April 4 at 8:30 A.M.

VBSFCU Online and Mobile Banking will be deactivated at 6:00 PM. Automated telephone systems will also be deactivated. Once the conversion is complete, you will have the opportunity to register for Langley's Online and Mobile Banking.

April 1

Conversion Begins

Starting at 12:00 AM, all VBSFCU debit cards will be deactivated. The conversion process will begin. VBSFCU members will not have access to their accounts or funds during the conversion. The process will take 24 hours to complete.

April 2

Conversion is Complete

Your Langley accounts are ready! The account conversion will be complete. You will have access to your accounts and funds. Activate your debit card to begin using it.

To register for Online and Mobile Banking, make sure to have your new member number, social security number, date of birth, and the zip code associated with your account.



IMPORTANT INFORMATION

Account Number

Your new Langley account number is listed on the letter attached with this Welcome Booklet. It is important you keep this account number information with you when accessing your accounts through Online Banking or visiting a branch.

You will be unable to utilize your account or access any funds on Friday, April 1. This is to ensure your account is properly converted. We want you to be ready to do business with Langley, so your account will be temporarily unavailable while we complete the conversion. You will regain account access on Saturday, April 2.

Branches & Online Banking

The VBSFCU branches will be updated! To make these updates, the Bonney Road and Salem Road VBSFCU branches will temporarily close starting at 3:00 PM on Thursday, March 31 and will reopen on Monday, April 4 at 8:30 AM. If you need to access a branch, please visit one of our Langley branch locations in the Hampton Roads area, after Friday, April 1. Our Langley branches are all open on Saturday, April 2 from 8:30 AM to 12 PM and are prepared to serve your needs.

VBSFCU's Online & Mobile Banking will be deactivated at 6:00 PM on Thursday, March 31. You will have the opportunity to register for Langley's Online and Mobile Banking on Saturday, April 2 once the conversion is completed.

Debit Cards & Checks

All VBSFCU members who currently have a debit card will receive a new debit card. Your existing VBSFCU debit card will be deactivated at 12:00 AM on Friday, April 1. Your new debit card can be activated beginning Saturday, April 2.

Your new Langley debit card has a different card number. If you have recurring bill payments set up, please remember to notify any merchants of your new card number and expiration date on Saturday, April 2.

As a Langley member, you will receive one box of free Langley checks prior to Friday, April 1. VBSFCU checks will no longer be accepted after Friday, April 1. Checks in circulation, dated before March 31, will continue to clear through the Federal Reserve and will be routed to Langley for posting. You can use your new Langley checks starting Saturday, April 2.

Credit Cards

Your current VBSFCU credit card will be unaffected by the merger. You can continue to use your VBSFCU credit card before, during, and after the conversion. Nothing will change with current your payment process or accessing your card information. VBSFCU credit cards will not be part of the conversion process until next year, 2023. We'll provide more information to those with a VBSFCU credit card when available.

Statements

You will be mailed your last VBSFCU statement on Thursday, March 31. If you are enrolled in eStatements, you will only receive a mailed copy of your last VBSFCU statement before the conversion begins. Once the conversion is complete, you will need to re-enroll in eStatements through Langley's Online and Mobile Banking. You will be able to access any previous VBSFCU statements through Online and Mobile Banking as well.

Direct Deposit

After the conversion is complete, you must enroll in Online and Mobile Banking to access your deposit account number. This deposit account number is required to update any direct deposits you have. To access it, go to your savings or checking account in Online Banking and view details. In the details section, you will see a deposit account number. You can also visit a branch or call the contact center for more assistance.

Langley's routing number is 251480738.

PRODUCT CONVERSION GUIDE

Consumer Product Conversion Guide

VBSFCU Product	Langley Product
Basic Checking	Smart Checking
Bridge Checking	Smart Checking
Smart Choice Checking	Smart Checking
Checking (No Dividend)	Smart Checking
Independent Checking	Smart Checking
Youth Checking	Spend Card
Money Market	Money Market Savings
Traditional IRA	Money Market Traditional IRA
Roth IRA	Money Market Roth IRA
Holiday Club	Holiday Savings
Conduit IRA	Money Market Traditional IRA
Insurance Share	Secondary Savings
Independent Share	Savings
Conversion Roth IRA	Money Market Roth IRA
Certificate of Deposit	Certificate of Deposit
Home Equity Line of Credit	Home Equity Line of Credit
Secured Loan	Savings Secured Loan
Line of Credit	Line of Credit
Personal Loan	Personal Loan
Auto Loan	Auto Loan
Secured Loan - RV	RV Loan
Secured Loan - Motorcycle	Motorcycle Loan
Secured Loan - Boat	Boat Loan

Business Product Conversion Guide

VBSFCU Product	Langley Product
Business Prime Share	Business Savings
Business Checking	Simply Business Checking



CONSUMER PRODUCTS & SERVICES

Checking Accounts

VBSFCU Basic Checking, Bridge Checking, Independent Checking or SmartChoice Checking accounts will be converted to Langley’s Smart Checking.

Smart Checking takes free checking to a whole new level! Your benefits include:

- **FREE** Bill Pay and eStatements
- **FREE** online and mobile banking
- Your paycheck direct deposited 1-2 days earlier than other financial institutions
- Access to over 55,000 surcharge-free ATMs
- All this with **NO** minimum balance and **NO** monthly service charges!

Looking for a novel approach to your checking? Check out Langley’s other premium checking products. Each one provides the best benefits, and even gives you the opportunity to earn cash back on purchases!

Savings Accounts

VBSFCU Savings accounts will be converted to Langley’s Savings.

There are many ways you can save money with Langley, like our Spend ‘n’ Save program.

Spend ‘n’ Save

When you enroll for Spend ‘n’ Save through Online and Mobile Banking, every purchase you make will be rounded up to the nearest dollar, and that money will be deposited into your savings account. In 2021, enrolled members saved a total of \$3.1 million.

VBSFCU Holiday Club accounts will be converted to Langley’s Holiday Savings. Set up automatic deposits to your Holiday Savings account to build towards your holiday goal. Every October, just in time for your shopping rush, your account will unlock allowing you to easily withdraw the money you need to rock your holiday shopping.

Spend Card

VBSFCU Youth Checking accounts will be converted to Langley’s Spend Card. The Langley Spend Card is a reloadable debit card that is easy to use and easy to live with. **NO** overspending, **NO** monthly fees, **NO** overdrafts, **NO** surprises.



Money Market & IRA Accounts

VBSFCU Money Market accounts will be converted to Langley's Money Market. Langley offers both Traditional and Platinum Money Market accounts. Each tiered account gives you great rates, providing you with one of the best ways to save without losing accessibility to your money! With a Money Market account, you can make unlimited deposits and one free withdrawal or transfer per month^[1], all while paying **NO** monthly fees.

VBSFCU Traditional or Roth IRA accounts will be converted to Langley's Money Market Traditional or Roth IRA accounts. Save for your retirement with Langley! You can explore our IRA options at LangleyFCU.org or by visiting a branch location.

^[1]One free withdrawal or transfer per calendar month. Only one account per member. A fee of \$25 applied for each additional withdrawal or transfer within a calendar month.

Certificates

Your VBSFCU Certificates will continue earning you the same rates. Once your certificate matures, you have the option to roll them over into any of Langley's certificate accounts. Terms are available from 3 months to 60 months, allowing you to manage your savings plan the way that's best for you. Visit langleyfcu.org for the latest promotional certificates available!

Auto Loans

Your VBSFCU auto, RV, boat, and motorcycle loans will be transferred over to Langley with no change to your term or your rates. As part of the Langley experience, when you make your Langley auto loan payments through an active Langley checking account on time, we will rebate 10% of the interest paid monthly into your Langley savings account^[2]! Members earn an average of \$150 a year with the 10% Interest Rebate program.

If your auto loan is with another financial institution, make the switch to Langley! You could save on your monthly payments and overall loan when you refinance your car with us. See the latest refinancing rates and promotions at LangleyFCU.org

Mortgages

If you have a mortgage with VBSFCU, your mortgage information will be transferred over to Langley with no change to your terms or your rates.

Langley offers a variety of mortgage products to fit your needs. Not only do we offer great rates and quick decisions, but our mortgage officers will also work with you to put you in the right loan for your financial lifestyle. Here are a few mortgage options:

Fixed Rate Mortgages

A fixed-rate mortgage ensures your monthly payments will remain constant, regardless of interest rate fluctuation. We give you the additional benefit of no monthly mortgage insurance fees and no prepayment penalty.

Adjustable Rate Mortgages

With a 5/5 Adjustable Rate Mortgage (ARM), your initial rate is fixed for five years and is subject to increase or decrease every five years thereafter. Our adjustable rate mortgage is perfect for purchasers with short-term mortgage goals.

VA Mortgages

The Department of Veterans' Affairs offers guaranteed VA loans up to 100% of the purchase price to qualified individuals who have served in the armed forces. The VA mortgage loan works like a standard fixed rate mortgage with some excellent benefits for veterans added. In most cases, no down payment is required, the interest rate is lower than a standard mortgage and no private mortgage insurance (PMI) is required.

Home Equity Lines of Credit

If you have a Home Equity Line of Credit (HELOC) with VBSFCU, your information will be transferred over to Langley with no change to your terms or your rates.

Langley's HELOCs make it easy to tackle any size project or large expense. And now with Langley's Interest Only Payment, you can keep your monthly payment low while withdrawing money as needed from your HELOC during the 2-year draw period on fixed rate products. Use your home equity to fund your next big project!

Personal Loans

Your personal loan(s) or line of credit with VBSFCU will be transferred over to Langley with no change to your terms or your rates.

If you're looking to plan your next vacation adventure, a dream wedding, upgrading your appliance, or anything else, our Extra Personal Loan can help fund your big purchase. We offer fixed-rates, no origination or prepayment fees, terms up to 96 months, and same-day funding. Plus, with an Extra Personal Loan, you qualify for our 10% Interest Rebate program. When you make your personal loan payments through an active Langley checking account on time, we will rebate 10% of the interest paid monthly into your Langley savings account^[2]. Members earn an average of \$150 a year!

^[2] Langley's interest rebate program is applied to auto, boat, personal, recreational vehicle loans and personal lines of credit opened on or after April 1, 2018. To qualify, you must make timely, self-directed payments through a primary Langley checking account. Self-directed payments include automatic transfers set up in-branch or in Online Banking and payments you transferred from your Langley checking account through Online Banking. Active Langley Checking Account includes any checking account where your payroll is deposited and pay monthly expenses. Cannot be combined with any other offers.

Student Loans

Our private student loan solutions are designed to fill the funding gaps that may exist after all other sources of aid (Federal Loans, Scholarships, Grants, etc.) have been exhausted.

We offer a line of credit structure so you can borrow once for your full undergraduate or graduate career and only pay back what you owe, flexible repayment and in-school deferment options, and no origination or prepayment penalties.

We also offer options to take control of your student loan repayment. You'll be able to consolidate your private and federal student loans into a management loan with one convenient payment, and possibly lowering your rate^[3].

^[3] Subject to credit qualification and additional criteria, including graduation from an approved school

Investments

Langley Investment Services is ready to help you with your investment, financial, and estate planning needs. With products available through Cetera Investment Services, an independent, registered broker-dealer, our experienced and registered team of Investment Adviser Representatives will work with you to create a personal investment strategy to help you reach your financial goals. Through regular meetings, we get to know you and your financial goals. We will continue to meet with you to reconfirm financial goals, make adjustments to changes in your life or in the economy, and ensure that you are on a structured path to financial security.

Visit us online at LangleyFCU.org or call us at 757-898-0089 to learn more.

Securities and insurance products are offered through Cetera Investment Services LLC (doing insurance business in CA as CFG STC Insurance Agency LLC), member FINRA/SIPC. Advisory services are offered through Cetera Investment Advisers LLC. Neither firm is affiliated with the financial institution where investment services are offered. Advisory services are only offered by Investment Adviser Representatives. **Investments are: *Not FDIC/NCUSIF insured *May lose value *Not financial institution guaranteed *Not a deposit *Not insured by any federal government agency.**

Insurance

Did you know that Langley has its very own insurance company? We do! We look for ways to save our members and non-members money on their insurance while at the same time making sure they are properly covered. We offer a variety of insurance products including Auto, Homeowners, Renters, Flood, Boat, Commercial and more!

Visit us online at LangleyFCU.org or call us at 757-224-4775 to learn more.

Business Savings

VBSFCU Business Prime Share accounts will be converted to Langley's Business Savings.

We want to help you move your business forward. Along with the Business Savings account, we also offer an array of business and commercial products to make sure your business succeeds.

Simply Business Checking

VBSFCU Business Checking and Business Organization Checking accounts will be converted to Langley's Simply Business Checking. Business made simple. Langley's Simply Business Checking account puts more money in your pocket for your business needs. Ridiculous fees don't help you as a business owner, so we eliminated them from our business accounts. Whether your business is a sole proprietorship, partnership, LLC, corporation, or non-profit organization, we have the options to suit your needs.

Commercial Loans

Langley offers expert, tailored lending solutions to meet your business objectives. We're here to serve and support you as your business grows! Take advantage of the wide range of benefits that a business relationship with Langley can give you. Langley offers the following options to help grow your business.

Commercial Real Estate

Available for purchasing and refinancing. Loan terms up to 15 years based on a 25-year amortization.

Term Loans

For purchasing of capital assets, such as vehicles & equipment, remodeling or expansion, business acquisition, permanent working capital or refinance of business debt. Loan terms up to 10 years.

Bridge Loans

Short term financing to assist with working capital, short term payable obligations, equipment and/or land sale and acquisition. Loan terms up to 6 months.

Lines of Credit

We offer revolving and non-revolving Lines of Credit to assist with working capital needs.

Visit us online at LangleyFCU.org or call us at 757-224-4777 to learn more.



START YOUR LANGLEY EXPERIENCE NOW!

You have access to all Langley branches in the Hampton Roads area.

Visit LangleyFCU.org/merger for helpful information or call us at 757-827-5328.

In addition to the Bonney Road and Salem branches, listed below are all Langley branch locations for your convenience.

Lobby & Drive-Thru Hours
Monday–Friday, 8:30 AM to 5:00 PM
Saturday, 8:30 AM to 12:30 PM



Aberdeen
409 Aberdeen Rd
Hampton, VA 23661



Air Force
57 Spaatz Dr, Bldg. 293
Hampton, VA 23665



Coliseum
1055 West Mercury Blvd
Hampton, VA 23666



Denbigh
12644 Jefferson Ave
Newport News, VA 23602



Eagle Harbor
13478 Carrollton Blvd
Carrollton, VA 23314



Greenbrier
109 Volvo Pkwy
Chesapeake, VA 23320



Hayes
3140 George Washington Mem. Hwy
Hayes, VA 23072



Hilltop
741 First Colonial Rd
Virginia Beach, VA 23451



Nickerson
2004 Nickerson Blvd
Hampton, VA 23663



ODU
2701 Hampton Blvd
Norfolk, VA 23517



Oyster Point
11742 Jefferson Ave
Newport News, VA 23606



Poquoson
415 Wythe Creek Rd
Poquoson, VA 23662



Sandbridge
2090 Princess Anne Rd
Virginia Beach, VA 23456



Stoneybrook
15631 Warwick Blvd
Newport News, VA 23608



Taylor Road
2621 Taylor Rd
Chesapeake, VA 23321



Virginia Beach Town Center
4625 Virginia Beach Blvd
Virginia Beach, VA 23462



Wards Corner
7420 Granby St
Norfolk, VA 23505



Williamsburg New Town
5220 Monticello Ave
Williamsburg, VA 23188



Yorktown
4822 George Washington Mem. Hwy
Grafton, VA 23692



P.O. Box 120128
Newport News, VA 23612-0128

Save, Borrow & Spend Wisely

ELECTRONIC FUND TRANSFERS AGREEMENT AND DISCLOSURE

This Electronic Fund Transfers Agreement and Disclosure is the contract which covers your and our rights and responsibilities concerning the electronic fund transfers (EFT) services offered to you by Langley Federal Credit Union ("Credit Union"). In this Agreement, the words "you," "your," and "yours" mean those who sign the application or account card as applicants, joint owners, or any authorized users. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one (1) or more savings and checking accounts you have with the Credit Union. Electronic fund transfers are electronically initiated transfers of money from your account through the EFT services described below. By signing an application or account card for EFT services, signing your card, or using any service, each of you, jointly and severally, agree to the terms and conditions in this Agreement and any amendments for the EFT services offered. Furthermore, electronic fund transfers that meet the definition of remittance transfers are governed by 12 C.F.R. part 1005, subpart B—Requirements for remittance transfers, and consequently, terms of this agreement may vary for those types of transactions. A "remittance transfer" is an electronic transfer of funds of more than \$15.00 which is requested by a sender and sent to a designated recipient in a foreign country by a remittance transfer provider. Terms applicable to such transactions may vary from those disclosed herein and will be disclosed to you at the time such services are requested and rendered in accordance with applicable law.

1. EFT SERVICES — If approved, you may conduct any one (1) or more of the EFT services offered by the Credit Union.

a. ATM Card. If approved, you may use your card and personal identification number (PIN) in automated teller machines (ATMs) of the Credit Union, STAR, CU24, CUHere, AFFN, Cirrus®, Mastercard®, Plus, Exchange, and Visa networks, and such other machines or facilities as the Credit Union may designate. For ATM transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for ATM overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges. For a SPEND card, any ATM or POS transactions that overdraft your account will not be permitted.

At the present time, you may use your card to:

- Make deposits to your savings, checking, loan, and Money Market Savings accounts.
- Withdraw funds from your savings, checking, loan, and Money Market Savings accounts.
- Transfer funds from your savings, checking, loan, and Money Market Savings accounts.
- Obtain balance information for your savings, checking, and loan accounts.
- Make loan payments from your savings and checking accounts.
- Make point-of-sale (POS) transactions with your card and personal identification number (PIN) to purchase goods or services at POS terminals that carry STAR, CU24, CUHere, AFFN, Cirrus, Mastercard, Plus, Exchange, and Visa network logo(s).
- Access your line of credit accounts.

The following limitations on ATM Card transactions may apply:

- You may make 99 cash withdrawals in any one (1) day.
- You may withdraw up to a maximum of \$1,000.00 in any one (1) day, if there are sufficient funds in your account.
- You may make 99 POS transactions in any one (1) day. * See 2. Transfer Limitations for savings type limitations.
- You may purchase up to a maximum of \$1,000.00 from POS terminals per day, if there are sufficient funds in your account.
- For security purposes, there are other limits on the frequency and amount of transfers available at ATMs.
- You may transfer up to the available balance in your accounts at the time of the transfer.
- Maximum ATM and POS transactions of \$1,000.00 per day. Your daily withdrawal limit is established by Langley Federal Credit Union and may be increased or decreased at any time.
- See Section 2 for transfer limitations that may apply to these transactions.

Because of the servicing schedule and processing time required in ATM operations, there may be a delay between the time a deposit (either cash or check) is made and when it will be available for withdrawal.

b. Visa Debit Card. If approved, you may use your Visa® card to purchase goods and services from participating merchants. However, you may not use your card to initiate any type of electronic gambling transactions through the Internet. If you wish to pay for goods or services over the Internet, you may be required to provide card number security information before you will be permitted to complete the transaction. You agree that you will not use your card for any transaction that is illegal under applicable federal, state, or local law. Funds to cover your card purchases will be deducted from your checking account. For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.



For other types of transactions, if the balance in your account is not sufficient to pay the transaction amount, the Credit Union may pay the amount and treat the transaction as a request to transfer funds from other deposit accounts, approved overdraft protection accounts, or loan accounts that you have established with the Credit Union. If you initiate a transaction that overdraws your account, you agree to make immediate payment of any overdrafts together with any service charges to the Credit Union. In the event of repeated overdrafts, the Credit Union may terminate all services under this Agreement. You may use your card and personal identification number (PIN) in ATMs of the Credit Union, CU24, CUHere, AFFN, PLUS, STAR, Visa, and Exchange networks, and such other machines or facilities as the Credit Union may designate.

At the present time, you may also use your card to:

- Make deposits to your savings, checking, loan, and Money Market Savings accounts.
- Withdraw funds from your savings, checking, loan, and Money Market Savings accounts.
- Transfer funds from your savings, checking, loan, and Money Market Savings accounts.
- Obtain balance information for your savings, checking, and loan accounts.
- Make loan payments from your savings and checking accounts.
- Access your line of credit accounts.
- Make point-of-sale (POS) transactions with your card and personal identification number (PIN) to purchase goods or services at merchants that accept Visa.
- Order goods or services online or by mail or telephone from places that accept Visa.
- Make a cash advance at any financial institution that offers Visa (not to exceed the balance of the account or the credit line from which the withdrawals are made). In such event, the credit union may charge finance charges at an Annual Percentage Rate in accordance with the terms and conditions of the Langley Federal Credit Union line of credit established.

The following limitations on Visa Debit Card transactions may apply:

- You may make 25 Visa Debit Card purchases per day.
- Purchase amounts are limited to the amount in your account.
- You may make 99 cash withdrawals in any one (1) day from an ATM machine.
- You may withdraw up to a maximum of \$1,000.00 in any one (1) day from an ATM machine, if there are sufficient funds in your account.
- You may make 99 POS transactions in any one (1) day by PIN.
- You may purchase up to a maximum of \$15,000.00 from POS terminals per day, if there are sufficient funds in your account.
- For security purposes, there are other limits on the frequency and amount of transfers available at ATMs.
- You may transfer up to the available balance in your accounts at the time of the transfer.
- See Section 2 for transfer limitations that may apply to these transactions.

Card Information Updates and Authorizations. If you have authorized a merchant to bill charges to your card on a recurring basis, it is your responsibility to notify the merchant in the event your card is replaced, your card information (such as card number and expiration date) changes, or the account associated with your card is closed. However, if your card is replaced or card information changes, you authorize us, without obligation on our part, to provide the updated card information to the merchant in order to permit the merchant to bill recurring charges to the card. You authorize us to apply such recurring charges to the card until you notify us that you have revoked authorization for the charges to your card.

Your card is automatically enrolled in an information updating service. Through this service, your updated card information (such as card number and expiration date) may be shared with participating merchants to facilitate continued recurring charges. Updates are not guaranteed before your next payment to a merchant is due. You are responsible for making direct payment until recurring charges resume. To revoke your authorization allowing us to provide updated card information to a merchant, please contact us.

c. Telephone Banking. You must use your personal identification number (PIN) along with your account number to access your accounts. At the present time, you may use Telephone Banking to:

- Transfer funds from your savings, checking, loan, Money Market Savings, and Langley Saves accounts.
- Obtain balance information for your savings, checking, loan, IRA, and certificate accounts.
- Make loan payments from your savings, checking, and loan accounts.
- Access your line of credit and HELOC account.
- Make payments to credit cards.
- Determine if a particular item has cleared.
- Verify the last date and amount of your payroll deposit.

Telephone Banking service will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing.

The following limitations on Telephone Banking transactions may apply:

- There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one (1) day.
- The maximum withdrawal or transfer amount is \$10,000.00 per transaction and no transfer or withdrawal may exceed the available funds in your account.
- See Section 2 for transfer limitations that may apply to these transactions.

The Credit Union reserves the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. The Credit Union may set other limits on the amount of any transaction, and you will be notified of those limits. The Credit Union may refuse

to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each telephone call.

d. Preauthorized EFTs.

- **Direct Deposit.** Upon instruction of (i) your employer, (ii) the Treasury Department or (iii) other financial institutions, the Credit Union will accept direct deposits of your paycheck or federal recurring payments, such as Social Security, to your savings and/or checking account.
- **Preauthorized Debits.** Upon instruction, we will pay certain recurring transactions from your checking account.
- See Section 2 for transfer limitations that may apply to these transactions.
- **Stop Payment Rights.** If you have arranged in advance to make electronic fund transfers out of your account(s) for money you owe others, you may stop payment on preauthorized transfers from your account. You must notify us orally or in writing at any time up to three (3) business days before the scheduled date of the transfer. We may require written confirmation of the stop payment order to be made within 14 days of any oral notification. If we do not receive the written confirmation, the oral stop payment order shall cease to be binding 14 days after it has been made. A stop payment request may apply to a single transfer, multiple transfers, or all future transfers as directed by you, and will remain in effect unless you withdraw your request or all transfers subject to the request have been returned.
- **Notice of Varying Amounts.** If these regular payments may vary in amount, the person you are going to pay is required to tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.
- **Liability for Failure to Stop Payment of Preauthorized Transfers.** If you order us to stop payment of a preauthorized transfer three (3) business days or more before the transfer is scheduled and we do not do so, we will be liable for your losses or damages.

e. Electronic Check Conversion/Electronic Returned Check Fees. If you pay for purchases or bills with a check or draft, you may authorize your check or draft to be converted to an electronic fund transfer. You may also authorize merchants or other payees to electronically debit your account for returned check fees. You are considered to have authorized these electronic fund transfers if you complete the transaction after being told (orally or by a notice posted or sent to you) that the transfer may be processed electronically or if you sign a written authorization.

f. Online Banking. If Online Banking is activated for your account(s), you will be required to use secure login information to access the account(s). At the present time, you may use Online Banking to:

- Transfer funds from your savings, checking, loan, Money Market Savings, and Langley Saves accounts.
- Obtain balance information for your savings, checking, loan, IRA, and certificate accounts.
- Make loan payments from your savings, checking, Money Market Savings, and Langley Saves accounts.
- Access your line of credit accounts.
- Make bill payments to preauthorized creditors.
- Set up email alerts.
- Receive e-statements.

Your accounts can be accessed under Online Banking via personal computer or mobile device. Online Banking will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each access.

The following limitations on Online Banking transactions may apply:

- There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one (1) day.
- The maximum withdrawal or transfer amount is \$10,000.00 per transaction, and no transfer or withdrawal may exceed the available funds in your account.
- See Section 2 for transfer limitations that may apply to these transactions.

g. Bill Pay. We will process bill payment transfer requests only to those creditors the Credit Union has designated in the User Instructions and such creditors as you authorize and for whom the Credit Union has the proper vendor code number. We will not process any bill payment transfer if the required transaction information is incomplete.

We will withdraw the designated funds from your checking account for bill payment transfer by the designated cutoff time on the date you schedule for payment. We will process your bill payment transfer within a designated number of days before the date you schedule for payment. You must allow sufficient time for vendors to process your payment after they receive a transfer from us. Please leave as much time as though you were sending your payment by mail. We cannot guarantee the time that any payment will be credited to your account by the vendor.

The following limitations on Bill Pay transactions may apply:

- There is no limit on the number of bill payments per day.

2. TRANSFER LIMITATIONS — None.

3. CONDITIONS OF EFT SERVICES —

a. Ownership of Cards. Any card or other device which we supply to you is our property and must be returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the card, immediately according to instructions. The card may be repossessed at any time at our sole discretion without demand or notice. You cannot transfer your card or account to another person.

b. Honoring the Card. Neither we nor merchants authorized to honor the card will be responsible for the failure or refusal to honor the card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your account in lieu of a cash refund.

c. Foreign Transactions.

Visa. Purchases and cash withdrawals made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable transaction date, which rate may vary from the rate Visa itself receives, or the rate mandated by the government or governing body in effect for the applicable transaction date. The exchange rate used on the transaction date may differ from the rate that would have been used on the processing date or cardholder statement posting date. For example, foreign transactions include Internet transactions made when you are in the United States, but the merchant processes the transaction in a foreign country.

A fee of 1.00% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all foreign transactions, including purchases, cash withdrawals and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, with the exception of U.S. military bases, U.S. territories, U.S. embassies or U.S. consulates. Transactions completed by merchants outside of the United States are considered foreign transactions, regardless of whether you are located inside or outside the United States at the time of the transaction.

d. Security of Access Code. You may use one (1) or more access codes with your electronic fund transfers. The access codes issued to you are for your security purposes. Any access codes issued to you are confidential and should not be disclosed to third parties or recorded on or with the card. You are responsible for safekeeping your access codes. You agree not to disclose or otherwise make your access codes available to anyone not authorized to sign on your accounts. If you authorize anyone to use your access codes, that authority shall continue until you specifically revoke such authority by notifying the Credit Union. You understand that any joint owner you authorize to use an access code may withdraw or transfer funds from any of your accounts. If you fail to maintain the security of these access codes and the Credit Union suffers a loss, we may terminate your EFT services immediately.

You also agree that Langley Federal Credit Union may revoke electronic account access if unauthorized account access and/or transactions occur as the apparent result of your negligence in safeguarding the PIN. Further, you agree that, if Langley Federal Credit Union is notified that you have included the Credit Union in the filing of a petition of bankruptcy, Langley Federal Credit Union may revoke or refuse to grant you electronic access to your account.

e. Joint Accounts. If any of your accounts accessed under this Agreement are joint accounts, all joint owners, including any authorized users, shall be bound by this Agreement and, alone and together, shall be responsible for all EFT transactions to or from any savings and checking or loan accounts as provided in this Agreement. Each joint account owner, without the consent of any other account owner, may, and is hereby authorized by every other joint account owner, make any transaction permitted under this Agreement. Each joint account owner is authorized to act for the other account owners, and the Credit Union may accept orders and instructions regarding any EFT transaction on any account from any joint account owner.

4. FEES AND CHARGES — There are certain fees and charges for EFT services. There is no charge to make a transaction at any ATM owned by the Credit Union. From time to time, the charges may be changed. We will notify you of any changes as required by applicable law.

If you use an ATM not operated by us, you may be charged a fee by the Credit Union, by the ATM operator and by any international, national, regional, or local network used in processing the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer). There is no fee assessed when the Visa Debit Card is used for a Point of Sale (POS) transaction or for electronic fund transfers initiated via Online Banking or Telephone Banking. The ATM surcharge will be debited from your account if you elect to complete the transaction or continue with the balance inquiry. If your account that is affected by a withdrawal does not contain sufficient funds to cover the transaction, we may, at our option:

- Not allow the transaction; or
- Transfer funds from any other account you have in order to cover the transaction; or
- Make a loan advance from an approved line of credit to cover the transaction.

In any event, if the transaction is not covered by available funds in your account(s), you agree to pay the amount of any overdraft immediately and upon request.

Additionally, if you use an ATM not operated by us, you may be charged a fee(s) by the ATM operator and by any international, national, regional, or local network used in processing the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer). The ATM fee(s), or surcharge(s), will be debited from your account if you elect to complete the transaction and/or continue with the balance inquiry.

You understand and agree that we and/or the ATM operator may charge you multiple fees for multiple transactions during the same ATM session (for example, fees for both a balance inquiry and a cash withdrawal).

5. MEMBER LIABILITY — You are responsible for all transactions you authorize using your EFT services under this Agreement. If you permit someone else to use an EFT service, your card or your access code, you are responsible for any transactions they authorize or conduct on any of your accounts.

TELL US AT ONCE if you believe your card or access code has been lost or stolen, if you believe someone has used your card or access code or otherwise accessed your accounts without your authority, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line-of-credit). If an unauthorized transaction was made with your card or card number without your permission and was a Visa transaction, you will have zero liability for the transaction, unless you were fraudulent or negligent in the handling of your account or card.

For all other EFT transactions involving your card or access code, including if you were negligent in the handling of your account or card, your liability for an unauthorized transaction is determined as follows. If you tell us within two (2) business days after you learn of the loss or theft of your card or access code, you can lose no more than \$50.00 if someone used your card or access code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card or access code and we can prove we could have stopped someone from using your card or access code without your permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows transfers that you did not make including those made by card, access code or other means, TELL US AT ONCE. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money lost after the 60 days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods.

If you believe your card or access code has been lost or stolen or that someone has transferred or may transfer money from your accounts without your permission, call:

757.827.5328
800.826.7490
800.449.7728 (lost/stolen)

or write to:

Langley Federal Credit Union
PO Box 120128
Newport News, VA 23612-0128

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

6. RIGHT TO RECEIVE DOCUMENTATION —

a. Periodic Statements. Transfers and withdrawals made through any ATM or POS terminal, debit card transactions, audio response transactions, preauthorized EFTs, online/PC transactions or bill payments you make will be recorded on your periodic statement. You will receive a statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement at least quarterly.

b. Terminal Receipt. You can get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM and/or point-of-sale (POS) terminal.

c. Direct Deposit. If you have arranged to have a direct deposit made to your account at least once every 60 days from the same source and you do not receive a receipt (such as a pay stub), you can find out whether or not the deposit has been made by calling 757.827.5328 or 800.826.7490. This does not apply to transactions occurring outside the United States.

7. ACCOUNT INFORMATION DISCLOSURE — We will disclose information to third parties about your account or the transfers you make:

- As necessary to complete transfers;
- To verify the existence of sufficient funds to cover specific transactions upon the request of a third party, such as a credit bureau or merchant;
- If your account is eligible for emergency cash and/or emergency card replacement services and you request such services, you agree that we may provide personal information about you and your account that is necessary to provide you with the requested service(s);
- To comply with government agency or court orders; or
- If you give us your written permission.

8. BUSINESS DAYS — Our business days are Monday through Friday 8:30 a.m. to 5:00 p.m. (Eastern Standard Time), excluding holidays.

9. CREDIT UNION LIABILITY FOR FAILURE TO MAKE TRANSFERS — If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we may be liable for your losses or damages. However, we will not be liable for direct or consequential damages in the following events:

- If, through no fault of ours, there is not enough money in your accounts to complete the transaction, if any funds in your accounts necessary to complete the transaction are held as uncollected funds pursuant to our Funds Availability Policy Disclosure, or if the transaction involves a loan request exceeding your credit limit.
- If you used your card or access code in an incorrect manner.

- If the ATM where you are making the transfer does not have enough cash.
- If the ATM was not working properly and you knew about the problem when you started the transaction.
- If circumstances beyond our control (such as fire, flood, or power failure) prevent the transaction.
- If the money in your account is subject to legal process or other claim.
- If funds in your account are pledged as collateral or frozen because of a delinquent loan.
- If the error was caused by a system of any participating ATM network.
- If the electronic transfer is not completed as a result of your willful or negligent use of your card, access code, or any EFT facility for making such transfers.
- If the telephone or computer equipment you use to conduct audio response, online/PC, or mobile banking transactions is not working properly and you know or should have known about the breakdown when you started the transaction.
- If you have bill payment services, we can only confirm the amount, the participating merchant, and date of the bill payment transfer made by the Credit Union. For any other error or question you have involving the billing statement of the participating merchant, you must contact the merchant directly. We are not responsible for investigating such errors.
- Any other exceptions as established by the Credit Union.

10. NOTICES — All notices from us will be effective when we have mailed them or delivered them to the appropriate address in the Credit Union's records. Written notice you provide in accordance with your responsibility to report unauthorized transactions to us will be considered given at the time you mail the notice or deliver it for transmission to us by any other usual means. All other notices from you will be effective when received by the Credit Union at the address specified in this Agreement. We reserve the right to change the terms and conditions upon which EFT services are offered and will provide notice to you in accordance with applicable law. Use of EFT services is subject to existing regulations governing your Credit Union account and any future changes to those regulations.

The following information is a list of safety precautions regarding the use of ATMs and night deposit facilities:

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the ATM or night deposit facility is used after dark.
- Close the entry door of any ATM facility equipped with a door.
- If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction. If it is after the regular hours of the financial institution and you are using an ATM, do not permit entrance to any person you do not know.
- Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
- If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your card or deposit envelope, and leave.
- If you are followed after making a transaction, go to the nearest public area where people are located.
- Do not write your personal identification number (PIN) or access code on your ATM card.
- Report all crimes to law enforcement officials immediately. If emergency assistance is needed, call the police from the nearest available public telephone.

11. BILLING ERRORS — In case of errors or questions about electronic fund transfers from your savings and checking accounts or if you need more information about a transfer on the statement or receipt, telephone us at the following number or send us a written notice to the following address as soon as you can. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem appears. Call us at:

757.827.5328
800.826.7490

or write to:

Langley Federal Credit Union
PO Box 120128
Newport News, VA 23612-0128

- Tell us your name and account number.
- Describe the electronic transfer you are unsure about and explain, as clearly as you can, why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error has occurred within ten (10)* business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45** days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10)** business days for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

* If you give notice of an error occurring within 30 days after you make the first deposit to your account, we may take up to 20 business days instead of ten (10) business days to investigate the error.

****** If you give notice of an error occurring within 30 days after you make the first deposit to your account, notice of an error involving a point-of-sale (POS) transaction, or notice of an error involving a transaction initiated outside the U.S., its possessions and territories, we may take up to 90 days instead of 45 days to investigate the error. Additionally, for errors occurring within 30 days after you make the first deposit to your account, we may take up to 20 business days instead of ten (10) business days to credit your account.

NOTE: If the error you assert is an unauthorized Visa transaction, other than a cash disbursement at an ATM, we will credit your account within five (5) business days unless we determine that the circumstances or your account history warrant a delay, in which case you will receive credit as described above.

12. TERMINATION OF EFT SERVICES — You may terminate this Agreement or any EFT service under this Agreement at any time by notifying us in writing and stopping your use of your card and any access code. You must return all cards to the Credit Union. You also agree to notify any participating merchants that authority to make bill payment transfers has been revoked. We may also terminate this Agreement at any time by notifying you orally or in writing. If we terminate this Agreement, we may notify any participating merchants making preauthorized debits or credits to any of your accounts that this Agreement has been terminated and that we will not accept any further preauthorized transaction instructions. We may also program our computer not to accept your card or access code for any EFT service. Whether you or the Credit Union terminates this Agreement, the termination shall not affect your obligations under this Agreement for any electronic transactions made prior to termination.

Any EFT service may be revoked in the event any of the following incidents occur:

- Two or more overdrafts occur as a result of insufficient or uncollected funds on your account; or
- Any transfer that occurs on your account(s) which results in a monetary loss to us; or
- Loan delinquency with us; or
- Forced closure of a checking account due to misuse; or
- Special balance requirements of Line of Credit requirements are not maintained by the member; or
- Notification that you have included the Credit Union in the filing of a petition of bankruptcy.

13. GOVERNING LAW — This Agreement is governed by the bylaws of the Credit Union, federal laws and regulations, the laws and regulations of the state of Virginia, and local clearinghouse rules, as amended from time to time. Any disputes regarding this Agreement shall be subject to the jurisdiction of the court of the county in which the Credit Union is located.

14. ENFORCEMENT — You are liable to us for any losses, costs or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such losses, costs or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, not in excess of twenty percent (20%) of the amount of our claim, as well as any late charges which might be imposed including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions. Additionally, you authorize the credit union to obtain a credit report should one be needed for collection purposes.

15. CARD REPLACEMENT – There is no charge for any card reissued due to normal use of the card. Cards reissued due to abuse/misuse will be provided for a fee in accordance with our Fee Schedule. Cards, which have been lost or stolen, may be replaced for a fee provided the member notifies the Credit Union immediately upon discovery of the loss of the card and provided that any unauthorized use of the card has not resulted in a loss to the Credit Union. In the event a card is lost or stolen more than one time; a new card will generally not be reissued.

16. MULTIPLE CARDS – ATM Cards and Debit Cards may be issued to a member or joint owner of legal age who qualifies. Multiple cards may be issued to joint owners on the account(s) to be accessed. Only one card may be issued per member or joint owner.

QUICK REFERENCE

AUTOMATED TELLER MACHINE

Insert the card as instructed by the diagram. Follow the instructions of the screen.

TELEPHONE BANKING

Dial: (757) 827-9434 or outside of Virginia (800) 233-2819. After hearing a welcome greeting, you will be asked to select an option from the Main Menu. After making your selection, enter your member number followed by the # (pound) key. Then enter your PIN followed by the # (pound) key. You will then be in the Account Menu where you can select an option from the list provided. If you don't have a PIN, you may complete an online enrollment form, apply in person at any Langley branch or call the Contact Center at (757) 827-5328 or (800) 826-7490.

VISA DEBIT CARD

Use this card to make purchases at any merchant that accepts Visa.

ONLINE BANKING – www.langleyfcu.org

You must have access to the internet to access your account(s). At Langley Federal Credit Union's homepage, enter your user name at the Online Banking Login. **If this is the first time that you have logged on to Online Banking, you will be required to register.**



PO Box 120128
Newport News, VA 23612

Save, Borrow & Spend Wisely

FUNDS AVAILABILITY POLICY DISCLOSURE

This Disclosure describes your ability to withdraw funds at Langley Federal Credit Union. It only applies to the availability of funds in transaction accounts. The Credit Union reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Please ask us if you have a question about which accounts are affected by this policy.

1. GENERAL POLICY — Our policy is to make funds from your cash and check deposits available to you on the same business day that we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before close of business on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after close of business or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

2. RESERVATION OF RIGHT TO HOLD — In some cases, we will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Funds may not be available until the second business day after the day of your deposit. However, the first \$225.00 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

3. HOLDS ON OTHER FUNDS — If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this Disclosure for the type of check that you deposited.

4. LONGER DELAYS MAY APPLY — We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525.00 on any one (1) day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

5. SPECIAL RULES FOR NEW ACCOUNTS — If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the same business day that we receive your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525.00 will be available on the sixth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the fourteenth business day after the day of your deposit.

6. FOREIGN CHECKS — Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this Disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institution upon which it is drawn.





Save, Borrow & Spend Wisely

Rev. 12/14

FACTS

WHAT DOES LANGLEY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- credit history and credit scores
- income and payment history

When you are *no longer* our member, we continue to share your information as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Langley Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Langley Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call toll-free (800) 588-3279

Who we are	
Who is providing this notice?	Langley Federal Credit Union

What we do	
How does Langley Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Langley Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none">- open an account or deposit money- pay your bills or use your credit or debit card- apply for financing <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none">- sharing for affiliates' everyday business purposes – information about your creditworthiness- affiliates from using your information to market to you- sharing for nonaffiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">- <i>Langley Federal Credit Union has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">- <i>Langley Federal Credit Union does not share with our nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none">- <i>Our joint marketing partners include insurance companies.</i>

Other important information



PO Box 120128
Newport News, VA 23612

Save, Borrow & Spend Wisely

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: March 1, 2022									
The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.									
RATE SCHEDULE									
ACCOUNT TYPE	DIVIDENDS			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS	
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY		Balance Method to Calculate Dividends
Savings	SEE SEPARATE RATE SCHEDULE	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	SEE SEPARATE RATE SCHEDULE	Average Daily Balance	Account withdrawal limitations apply.
Additional Savings		Monthly	Monthly	Monthly (Calendar)	—	—		Average Daily Balance	Account withdrawal limitations apply.
Money Market Savings		Monthly	Monthly	Monthly (Calendar)	\$100.00	—		Average Daily Balance	Account withdrawal limitations apply.
Platinum Money Market		Monthly	Monthly	Monthly (Calendar)	—	—		Average Daily Balance	Account transfer and withdrawal limitations apply
Langley Saves		Monthly	Monthly	Monthly (Calendar)	—	—		Average Daily Balance	Account withdrawal limitations apply.
Holiday Savings		Monthly	Monthly	Monthly (Calendar)	—	—		Average Daily Balance	Account withdrawal limitations apply.
Money Market IRA		Monthly	Monthly	Monthly (Calendar)	\$100.00	—		Average Daily Balance	Account limitations apply.
Smart Checking		—	—	—	—	—		—	Account withdrawal limitations apply.
Platinum Checking		Monthly	Monthly	Monthly (Calendar)	\$10,000.00	\$10,000.00		Average Daily Balance	Account withdrawal limitations apply.
Langley Pays Checking		—	—	—	—	—		—	Account withdrawal limitations apply.
Essential Checking	—	—	—	—	\$20.00	—	Account withdrawal limitations apply.		
Spend	—	—	—	—	—	—	Account withdrawal limitations apply.		
Community Checking	—	—	—	—	—	—	Account withdrawal limitations apply.		

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Savings, Money Market Savings, Platinum Money Market Savings, Langley Saves, Holiday Savings, Money Market IRA, and Platinum Checking accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Savings, Money Market Savings, Platinum Money Market, Money Market IRA and Holiday Savings accounts are tiered rate accounts. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. The Langley Saves account is a tiered rate account. Each dividend rate will apply only to that portion of the account balance within each balance range.

2. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period. Dividends will be paid on the last day of the dividend period.

4. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Savings, Money Market Savings, Platinum Money Market Savings, Langley Saves, Holiday Savings, Money Market IRA, and Platinum Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in any account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Platinum Checking accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is

not met, you will be charged a fee as stated in the Schedule of Fees and Charges. For Savings, Money Market Savings, Platinum Money Market Savings, Langley Saves, Holiday Savings, Money Market IRA, and Platinum Checking accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

6. ACCOUNT LIMITATIONS — For Platinum Money Market accounts, one free withdrawal or transfer per calendar month. A fee of \$25.00 will be charged for each additional withdrawal or transfer within the calendar month. One Platinum Money Market account is allowed per member and the account is not available for overdraft transfers. For Holiday Savings accounts, the balance will be available for transfer anytime during the 4th quarter of each year. For Savings, Money Market Savings, Platinum Money Market Savings, Smart Checking, Platinum Checking, Essential Checking, Community Checking and Spend accounts, the maximum withdrawal amount of \$1,000.00 per day is permitted at an ATM. For Langley Saves accounts, ATM access is not permitted and this account is not available for overdraft transfers or automatic funds transfers to other accounts. Only one Langley Saves account is allowed per member. For Holiday Savings accounts, electronic fund transfer activity is only permitted to this account using Telephone Banking and Online Banking except during the 4th quarter of each year. Electronic fund transfer activity is not permitted on the Money Market IRA account and regular contributions cannot exceed the maximum contributory amount. For Langley Pays Checking accounts, the maximum withdrawal amount of \$1,000.00 per day is permitted at an ATM. Only one account is allowed per member. Direct Deposit, E-statements and active online banking are required to open and maintain this account. For Essential Checking accounts, this account is only available to members within the limited service area of Hampton Roads MSA and Surry County, VA.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item and one-time debit card transaction (if member has consented to overdraft protection plan for one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or

transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

For one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

8. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

9. RATES — The rates provided in or with the Rate Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

10. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).



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